

Housing Element
and
Fair Share Plan

Collingswood Borough
Camden County

Adopted: December 16, 2008

Housing Element

**Collingswood Borough
Camden County**

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**COLLINGSWOOD BOROUGH/CAMDEN COUNTY
HOUSING ELEMENT**

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HOUSING ELEMENT**

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COLLINGSWOOD BOROUGH
CAMDEN COUNTY

HOUSING ELEMENT

PREFACE

Collingswood was first settled in 1681 and incorporated as a borough in 1888. Collingswood's history dates to the early 1680s when Quaker colonists established their farmsteads on the banks of the Newtown Creek seeking religious freedom and a new life in America.

The borough is 1,190 acres in size and is considered a built up community. Collingswood is located in Camden County and is surrounded by the City of Camden, the Townships of Haddon, Cherry Hill and Pennsauken and the Borough of Oaklyn.

A municipality's Housing Element must be designed to achieve the goal of providing affordable housing to meet the total 1987-2018 affordable housing need comprised of targeted Growth Share, the Prior Round obligation and the Rehabilitation Share. The regulations of the Council on Affordable Housing (COAH), N.J.A.C. 5:97 et seq., delineate a municipality's strategy for addressing its present and prospective housing needs, and, as such, each municipality's Housing Element must contain the following:

1. An inventory of the municipality's housing stock by age, condition, purchase or rental value, occupancy characteristics and type, including the number of units affordable to low and moderate income households and substandard housing capable of being rehabilitated;
2. A projection of the municipality's housing stock, including the probable future construction of low and moderate income housing, for the 10 years subsequent to the adoption of the housing element, taking into account, but not necessarily limited to, construction permits issued, approvals for development and probable residential development of lands;
3. An analysis of the municipality's demographic characteristics, including, but not limited to, household size, income level and age;
4. An analysis of the existing and probable future employment characteristics of the municipality;
5. A determination of the municipality's present and prospective fair share for low and moderate income housing and its capacity to accommodate its present and prospective housing needs, including its fair share for low and moderate income housing;

6. A consideration of the lands that are most appropriate for construction of low and moderate income housing and of the existing structures most appropriate for conversion to, or rehabilitation for, low and moderate income housing, including a consideration of lands of developers who have expressed a commitment to provide low and moderate income housing;
7. A map of all sites designated by the municipality for the production of low and moderate income housing and a listing of each site that includes its owner, acreage, lot and block;
8. The location and capacities of existing and proposed water and sewer lines and facilities relevant to the designated sites;
9. Copies of necessary applications for sewer service and water quality management plans submitted pursuant to Sections 201 and 208 of the Federal Clean Water Act, 33 U.S.C. §1251, et seq.;
10. A copy of the most recently adopted municipal master plan, and where required, the immediately preceding, adopted master plan;
11. For each designated site, a copy of the New Jersey Freshwater Wetlands map where available. When such maps are not available, municipalities shall provide appropriate copies of the National Wetlands Inventory maps provided by the U.S. Fish and Wildlife Service;
12. A copy of appropriate United States Geological Survey Topographic Quadrangles for designated sites; and
13. Any other documentation pertaining to the review of the municipal housing element as may be required by the Council.

I. INVENTORY OF HOUSING STOCK

A. Age

More than 64 percent of Collingswood's housing stock was built before 1949. Collingswood has a total housing stock of 6,995 units. The median year that a structure was built in Collingswood was 1943 according to the 2000 census.

TABLE 1

Age of Housing Units

<u>Dates of Construction</u>	<u>Structures</u>	<u>Percent of Total</u>
1939 or earlier	3,147	.45
1940 - 1949	1,313	.19
1950 - 1959	1,304	.19
1960 - 1969	551	.08
1970 - 1979	389	.06
1980 - 1989	111	.02
1990 - March 2000	180	.03
TOTAL UNITS	6,995	1.02*

Source: 2000 Census of Population and Housing

* Does not add up due to rounding

Units built before 1949 and contain 1.01 or more persons per room are highly correlated with substandard housing indicators. This is an index utilized by COAH in determining the Rehabilitation Share. In Collingswood, 4,460 units or 63 percent of the housing stock was built before 1949 and there was significant overcrowding. This is generally an important indicator in calculating Collingswood's Rehabilitation Share and explains why Collingswood's Rehabilitation Share is 105 units.

B. Condition

Rehabilitation Share is the total deficient housing signaled by selected housing unit characteristics unique to each community. It is assumed that units so indicated will be prime candidates for rehabilitation. Characteristics indicating a need for rehabilitation are:

- (1) Persons per Room. 1.01 or more persons per room in housing units built 1949 or before. These are old units that are overcrowded.
- (2) Plumbing Facilities. Inadequate plumbing sufficient for rehabilitation is indicated by incomplete plumbing facilities, i.e., lack of hot and cold piped water, flush toilet or bathtub/shower.

- (3) Kitchen Facilities. Inadequate kitchen facilities signaling rehabilitation are indicated by the non-presence of kitchen facilities within the unit, or the non-presence of one of three components: a sink with piped water, a stove or a refrigerator.

These characteristics of deficient housing are nationally recognized indicators of housing inadequacy. Each one, properly identified and not double-counted or multiplied is enough to signal the call for unit rehabilitation. This is true not solely because the characteristic specified is itself debilitating but rather signals a unit that is either old or missing a basic component of normal housing services. These characteristics exist at the municipal level, are reported by the U.S. Census such that they can be isolated and not over counted, and individually indicate the need for structure rehabilitation.

The age of Collingswood's housing stock has been presented in Table 1. Tables 2 through 4 address the other surrogates of deficient housing.

TABLE 2

Persons Per Room

Persons Per Room	Occupied	Owner Occupied	Renter Occupied
1.01 to 1.50	24	0	24
1.51 to 2.00	34	5	29
2.01 or more	28	0	28
TOTAL	86	5	81

Source: 2000 Census of Population and Housing

TABLE 3

Plumbing Facilities

Complete plumbing facilities	6,963
Lacking complete plumbing facilities	32

Source: 2000 Census of Population and Housing

TABLE 4

Kitchen Facilities

Complete kitchen facilities	6,896
Lacking complete kitchen facilities	97

Source: 2000 Census of Population and Housing

Based on the above, COAH has determined that Collingswood has 105 housing units that are substandard and occupied by low and moderate income households.

C. Purchase and Rental Value

Approximately 79 percent of the owner-occupied housing units in Collingswood had values between \$70,000 and \$149,999. The median value was \$101,900.

TABLE 5

Owner-Occupied Housing
Unit Values

	<u>Units</u>	<u>Percent</u>
Less than \$24,999	0	0
\$25,000 - \$29,999	7	0
\$30,000 - \$34,999	0	0
\$35,000 - \$39,999	13	0
\$40,000 - \$49,999	53	.02
\$50,000 - \$59,999	108	.03
\$60,000 - \$69,999	92	.03
\$70,000 - \$99,999	1,413	.40
\$100,000 - \$124,999	891	.25
\$125,000 - \$149,999	474	.14
\$150,000 - \$174,999	240	.07
\$175,000 - \$199,999	99	.03
\$200,000 - \$249,999	77	.02
\$250,000 - \$299,999	32	.01
\$300,000 - \$399,999	5	0
\$400,000 or more	0	0
TOTAL	3,504	100

Median Value \$101,900

Source: 2000 Census of Population and Housing

Of the 2,820 rental units with cash rent in Collingswood, 1,271 had rents between \$500 and \$749 per month. The median contract rent was \$637 per month.

TABLE 6

Contract Rent Values

With cash rent:

\$0 - \$ 99	25
\$100 - \$149	16
\$150 - \$199	65
\$200 - \$249	25
\$250 - \$299	41
\$300 - \$349	22
\$350 - \$399	40
\$400 - \$449	98
\$450 - \$499	228
\$500 - \$549	303
\$550 - \$599	314
\$600 - \$649	314
\$650 - \$699	381
\$700 - \$749	273
\$750 - \$999	554
\$1,000 - \$1,249	32
\$1,250 - \$1,499	8
\$1,500 - \$1,999	21
\$2,000 - or more	60
Total	2,820
No cash rent	37
Median contract rent	\$637

Source: 2000 U.S. Census of Population and Housing

D. Occupancy Characteristics and Types

Fifty-five percent of the housing in Collingswood is owner occupied. Approximately 45 percent of the housing stock is rental.

TABLE 7

Tenure and Vacancy

	Housing Units
Total Occupied	6,361
Occupied:	
Owner Occupied	3,504
Renter Occupied	2,857
Vacant:	634
For rent	270
For sale only	93
Rented or sold, not occupied	66
For seasonal, recreational, or occasional use	17
For migrant workers	0
Other vacant	188

Source: 2000 Census of Population and Housing

E. Units Affordable to Low and Moderate Income Households

Units are affordable to low and moderate income households if the maximum sales price or rent is set within a COAH specified formula. A moderate income household is a household whose gross family income is more than 50 percent of median income, but less than 80 percent of median income for households of the same size within the housing region. A low income household is a household whose gross family income is equal to or less than 50 percent of median gross household income for a household of the same size within the housing region for Collingswood. Collingswood is in Region 5, which encompasses Burlington, Camden and Gloucester counties.

Using 2008 regional income limits adopted by COAH, a four person Camden County median household income is estimated at \$74,300. A moderate income four person household would earn a maximum of \$59,440 (80 percent of regional median) and a four person low income household would earn a maximum of \$37,150 (50 percent of regional median).

Income levels for one, two, three and four person households as of 2008 are given below:

TABLE 8

2008 Low and Moderate Regional Incomes

Income	1 person	2 persons	3 persons	4 persons
Median	\$52,010	\$59,440	\$66,870	\$74,300
Moderate	\$41,608	\$47,552	\$53,496	\$59,440
Low	\$26,005	\$29,720	\$33,435	\$37,150

Source: COAH, 2008 Income Limits

Based on the qualifying formula in N.J.A.C. 5:80-26, the monthly cost of shelter which includes mortgage (principal and interest), taxes, insurance and homeowners or condominium association fees, may not exceed 28 percent of gross monthly household income based on a five percent downpayment. In addition, moderate income sales units must be available for at least three different prices and low income sales units available for at least two different prices. The maximum sales prices must now be affordable to households earning no more than 70 percent of median income. The sales prices must average 55 percent of median income.

Under COAH regulations, rents including utilities, may not exceed 30 percent of gross monthly income. The average rent must now be affordable to households earning 52 percent of median income. The maximum rents must be affordable to households earning no more than 60 percent of median income. In averaging 52 percent, one rent may be established for a low income unit and one rent for a moderate income unit for each bedroom distribution. In addition, 13 percent of all the affordable units must be affordable to households earning no more than 30 percent of median income. The utility allowance must be consistent with the utility allowance approved by HUD and utilized in New Jersey.

Collingswood currently has no low and moderate income housing that qualifies for COAH credit. COAH projects 105 deficient housing units in Collingswood that qualify for rehabilitation.

II. PROJECTION OF HOUSING STOCK

A. Building Permits

According to the New Jersey Department of Labor, Residential Building Permits Issued, (1990-1999), there were only 13 building permits issued in Collingswood during that period. From 2000 to August 2008, only five residential building permits were issued.

B. Future Construction of Low and Moderate Income Housing

Collingswood will address the future construction of low and moderate income housing in the Fair Share Plan.

III. DEMOGRAPHIC CHARACTERISTICS

A. Population

The population in Collingswood decreased by six percent between 1990 and 2000. Table 9 illustrates the figures.

TABLE 9

Population

Year	Population
1990	15,301
2000	14,337

Sources: 1990 and 2000 Census of Population and Housing

TABLE 10

Population Characteristics

SELECTED POPULATION CHARACTERISTICS

The majority of Collingswood residents or 52 percent are between the ages of 21 and 54 years. Interestingly, 2,149 residents or 15 percent of the population are 65 or older.

	<u>Number</u>	<u>Percentage</u>
<u>TOTAL POPULATION</u>	14,337	100
<u>SEX</u>		
Male	6,825	.48
Female	7,512	.52
<u>AGE</u>		
	<u>Male</u>	<u>Female</u>
Under 5 years	413	349
5 to 17 years	1,242	1,087
18 to 20 years	203	171
21 to 24 years	412	365
25 to 44 years	2,329	2,340
45 to 54 years	955	1,099
55 to 59 years	296	414
60 to 64 years	232	281
65 to 74 years	335	546
75 to 84 years	301	653
85 years and over	107	207

Source: 2000 Census of Population and Housing

B. Household Size and Type

A household profile of Collingswood shows that there were 14,257 households with a total household population of 14,337 in 2000. The average number of persons per household was 2.24.

TABLE 11**Household Profile 2000**

	<u>Total Number</u>
Households	6,315
Population of households	14,337
Persons per household	2.27

Source: 2000 Census of Population and Housing

TABLE 12**Household Type and Relationship**

In family households:	10,998
householder:	3,568
Male	2,377
Female	1,191
Spouse	2,420
child:	4,038
Natural born/adopt	3,887
step	151
grandchild	325
other relatives	227
non-relatives	222
In non-family households:	3,259
householders living alone	2,208
householders not living alone	513
Non-relatives	538
In group quarters:	80
Institutionalized population	57
Non-institutionalized population	23

Source: 2000 Census of Population and Housing

TABLE 13

Type of Housing Units by Structure

Units in Structure	Total Units
1, detached	2,484
1, attached	1,318
2	798
3 or 4	378
5 to 9	89
10 to 19	170
20 to 49	314
50 or more	1,444
Mobile home or trailer	0
Other	0
TOTAL	6,995

Source: 2000 Census of Population and Housing

C. Income Level

Approximately, 33 percent of the households in Collingswood earn between \$50,000 and \$99,999 according to the 2000 census.

TABLE 14
Household Income

<u>Household Income</u>	<u>Number</u>	<u>Percent</u>
\$0 –9,999	409	.07
\$10,000-\$14,999	375	.06
\$15,000-\$19,999	399	.06
\$20,000-\$24,999	366	.06
\$25,000-\$29,999	440	.07
\$30,000-\$34,999	519	.08
\$35,000-\$39,999	374	.06
\$40,000-\$44,999	372	.06
\$45,000-\$49,999	300	.05
\$50,000-\$59,999	599	.10
\$60,000-\$99,999	1,459	.23
\$100,000-\$149,999	454	.07
\$150,000-\$199,999	146	.02
\$200,000 or more	77	.01
TOTAL	6,289	100

Median Household Income \$43,175

Source: 2000 Census of Population and Housing

D. Age

The age of the Collingswood population has been discussed under Section III, Demographic Characteristics, A. Population.

E. Marital Status

In 2000, there were more women than men over the age of 15 years in Collingswood. There were more males that never married. Of those widowed, 84 percent were females.

TABLE 15

Sex by Marital Status - Persons 15 Years and over

Marital Status	Total	Male	Female
Total	11,821	5,498	6,323
Never Married	3,983	2,136	1,847
Now Married	5,427	2,673	2,754
Widowed	1,087	172	915
Divorced	1,324	517	807

Source: 2000 Census of Population and Housing

IV. EXISTING AND PROBABLE FUTURE EMPLOYMENT CHARACTERISTICS

Of the 7,558 Collingswood residents employed in the civilian labor force, 60 percent are in educational, health and social service occupations or agriculture, construction, manufacturing, wholesale trade, retail trade, transportation fields.

TABLE 16
Occupation
Employed Persons 16 Years and Over

	Male	Female	Total
Finance, insurance, real estate	267	359	626
Agriculture, construction, manufacturing, wholesale trade, retail trade, transportation	1,730	843	2,573
Information	152	140	292
Arts, entertainment, recreation, accommodation and food services	291	215	506
Professional, scientific and technical services	554	511	1,065
Educational, health and social services	635	1,297	1,932
Public administration	174	157	331
Other services	147	86	233
Total	3,950	3,608	7,558

Source: 2000 U.S. Census of Population and Housing

According to the New Jersey State Data Center, Collingswood had a covered employment number of 314 in 2003.

TABLE 17
Employment Status in Collingswood

	Avg. Units	Annual Avg. Units
Construction	38	249
Manufacturing		
Wholesale trade	16	88
Retail trade	44	227
Transportation and warehousing	4	28
Information	3	30
Finance and insurance	16	115
Real estate and rental and leasing	12	53
Professional and technical services	57	396
Management of companies and enterprises		
Administrative and waste services		
Educational services		
Health care and social assistance	26	370
Arts, entertainment, and recreation		
Accommodation and food services	15	190
Other services except public administration	33	147
Unclassified entities	20	24
PRIVATE SECTOR MUNICIPALITY TOTAL	304	2,700
LOCAL GOVT MUNICIPALITY TOTAL	10	446

Source: New Jersey Employment and Wages: 2003 Annual Report

According to Collingswood, the employment situation is mixed. The restaurants, with one or two exceptions, are doing well. Merchants with income streams from sources other than sale of store inventory are doing reasonably well, but stores which are their proprietor's sole source of income are struggling somewhat. That is the trend. The largest employer in Collingswood is Catelli Brothers Lamb and Veal and they say that business is off from the previous year, but they have not yet begun layoffs. That may be the trend, however.

V. TOTAL OBLIGATION FOR REHABILITATION AND PRIOR ROUND

A. REHABILITATION SHARE

Collingswood has a 105 unit rehabilitation obligation.

B. PRIOR ROUND OBLIGATION

Collingswood has a zero unit obligation for the Prior Round.

VI. GROWTH SHARE OBLIGATION

Collingswood Borough accepts the household and employment projections in Appendix F of COAH's rules. Collingswood accepts the 115 household projections and the 351 new job projections for a 45-unit Growth Share obligation.

VII. ANALYSIS OF EXISTING AND FUTURE ZONING TO ACCOMMODATE GROWTH PROJECTIONS

Collingswood is proposing a Transit Oriented Development around the PATCO Train Station. Collingswood believes that the redevelopment will address any Growth Share obligation.

A. Availability of Existing and Planned Infrastructure

As a fully developed community, Collingswood is served by an existing system of public utilities. Potable water is provided by seven wells serving two treatment plants with a combined capacity to treat up to five mpg. Sanitary wastes from the borough are carried by a local sewer system to the Camden County Municipal Utilities Authority (CCMUA) pump station. There is sufficient sewer capacity.

Residential water demand is significantly high and leaves a relatively small amount of the existing water allocation available for commercial and industrial uses.

B. Anticipated Demand for Types of Uses Permitted by Zoning Based on Present and Anticipated Future Demographic Characteristics

Collingswood is a built-up community that is addressing future demand by redevelopment. Collingswood is turning a former lumberyard into 119 condominiums with over 37,000 square feet of retail. Finally, Collingswood is providing for redevelopment based on its location, its attraction as a “hip” community that is being touted as New Jersey’s Manayunk and the renaissance of its Central Business District, Haddon Avenue.

C. Anticipated Land Use Patterns

Collingswood is considering land assembly to remove inappropriate land uses while consolidating land into developable parcels. Collingswood is also considering zoning and land use regulations for the development of highway-oriented commercial and industrial uses.

D. Economic Development Policies

Collingswood is promoting economic development by reviewing appropriate parking and amenities to support the Haddon Avenue commercial area. In conjunction with the Collingswood Circle redevelopment, the borough is considering a more highway-oriented business use consistent with the site’s proximity to a regional corridor. In addition, the borough is also discussing a program for a themed improvement to the stores and shops in downtown Collingswood including façade improvement and signage. Finally, Collingswood is considering an economic generation, such as a farmer’s market facility,

that would benefit from close proximity to both the Patco High Speed Line and the downtown area.

E. Constraints on Development

1. State and federal regulations: Collingswood is not in the Pinelands Area or CAFRA and there are no known constraints.
2. Land ownership patterns: The borough is 1,190 acres in size and contains a total of 4,580 land parcels that, based on ownership patterns, comprise some 2,800 properties. The uses that comprise these properties are residential, commercial, institutional, etc. Approximately 55 percent of the housing stock is owner-occupied while approximately 45 percent is renter occupied.
3. Incompatible land uses: As with all older communities, the evolution of Collingswood has led to mixed and incompatible land uses. The extension of regional arterial roads has prompted obsolete commercial uses along these corridors. Finally, there are conversions of original, single-family, owner-occupied housing into multi-family housing.
4. Sites needing remediation: There are no known sites needing remediation.
5. Environmental constraints: The Route 130 corridor is a critical area that is subject to flooding due to the inadequacies of the storm drainage system.
6. Existing or planned measures to address any constraints: When the Route 130 improvements to the Collingswood Circle are undertaken, it is expected that there will be a plan to promote the detention of storm water that will slow down the rate of runoff flowing into the state drainage system.

FAIR SHARE PLAN

Collingswood Borough
Camden County

I. PREFACE

A municipality's affordable housing obligation is cumulative, and includes affordable housing need for the period 1987 to 2018. The affordable housing obligation consists of three components:

- Rehabilitation Share (2000)
- Prior Round Obligation (1987-1999)
- Growth Share (2000-2018)

A municipality's Rehabilitation Share is a measure of old, crowded, deficient housing that is occupied by low- and moderate-income households. Rehabilitation Share numbers from each prior round are replaced with the latest round number because the numbers are updated with each decennial census.

A municipality may receive credit for rehabilitation of low- and moderate-income deficient housing units completed after April 1, 2000 provided the units were rehabilitated up to the applicable code standard, the capital cost spent on rehabilitating a unit was at least \$10,000 and the units have the appropriate controls on affordability to ensure the unit remains affordable during the required period of time.

Rehabilitation credits cannot exceed the Rehabilitation Share and can only be credited against the rehabilitation component, not the new construction component.

The prior round obligation is the municipal new construction obligation from 1987 to 1999. All municipalities participating in the COAH process must use these updated figures. COAH continues to offer credits, reductions, and adjustments that may be applied against the Prior Round Obligation (1987-1999) for affordable housing activity undertaken from 1980 to 1999.

II. REHABILITATION SHARE

The purpose of a rehabilitation program is to renovate deficient housing units. Deficient housing units are defined as units with health and safety code violations that require the repair or replacement of a major system. A major system includes weatherization, roofing, plumbing, (including wells), heating, electricity, sanitary plumbing (including septic systems), lead paint abatement and/or load bearing structural systems. Upon rehabilitation, the housing deficiencies must be corrected and the unit must comply with the applicable code standard.

Collingswood's Rehabilitation Share is 105 Units

- A. According to Collingswood Borough there were 33 homes rehabilitated after April 1, 2000. All of the homes had major systems replaced and expended more than \$8,000 in hard costs. The Camden County Community Development Program, Home Improvement Program, works in concert with the borough. The borough provides the financing. All monitoring forms are on file with COAH.
- B. All rehabilitated units have life liens in Collingswood. All units contained income eligible households. The rehabilitated units were below code and raised to code and there was at least one major system repaired for the units receiving COAH credit.

III. PRIOR ROUND OBLIGATION

COAH has determined that Collingswood's Prior Round Obligation is zero.

IV. GROWTH SHARE OBLIGATION

The Fair Share Plan includes the projects and strategies to address an affordable housing obligation and any municipal ordinance in draft form that a municipality is required to adopt as a requirement of certification. The Fair Share Plan is based upon the municipal fair share obligation calculated by COAH. The planning board adopts the Fair Share Plan and it is endorsed by the governing body prior to the petition for substantive certification. The proposed implementing ordinances may be adopted prior to substantive certification but in any event must be adopted no later than 45 days after COAH grants substantive certification.

The Fair Share Plan consists of a proposal on how a municipality intends to provide for its affordable housing obligation. Once certified, the plan will be monitored by COAH to verify that the construction or provision of affordable housing is in proportion to the actual residential growth and employment growth.

COAH rules have a number of different provisions regulating the development of affordable housing. The options available to meet the 2000-2018 fair share obligation include:

- Municipal zoning

- Zoning for inclusionary developments
 - Redevelopment districts/sites
- Municipally sponsored new construction and 100 percent affordable developments
- Alternative living arrangements
 - Permanent supportive housing
 - Group homes
 - Congregate housing
 - Residential health care facilities
- Accessory apartments
- Market to Affordable program
- Municipally sponsored rental program
- ECHO (elder cottage housing opportunities) housing
- Assisted living residences
- Affordable housing partnership program
- Expanded crediting opportunities
- Extension of affordable units with expiring controls
- Age-restricted housing
- Rental housing with bonus credits
- Very low-income housing with bonus credit

A. Implementation

COAH has projected a growth share obligation of 45 units. As a result, Collingswood has a rental obligation of 12 units and may receive rental bonuses for any units open to the general public over 12 but not more than that number of units. Collingswood may age-restrict 11 units.

1. HEO Homes

Collingswood has entered into an agreement with Housing and Economic Opportunities, Inc. (HEO) that has been in existence since 1990. HEO has been running a 1st Time Home Buyer Program for Camden County since 1994 in addition to a Downpayment and Closing Cost Assistance Program and a Purchase/Rehabilitation Program. In the Purchase Rehabilitation Program, HEO buys properties, which in the past have been HUD repossessions, some times at a discount, that are vacant and off the tax rolls. Usually within six months, the property is sold to a first time buyer and is back on the municipality's tax rolls.

The borough donated two houses to HEO and HEO will dedicate any profit realized from the resale into additional properties in Collingswood. Since HEO will have the properties donated by Collingswood or at "least cost" rather than market value, HEO will have additional funding available to rehabilitate additional properties.

HEO works toward its organization goals of providing affordable housing while Collingswood places properties back on the tax rolls and addresses the COAH affordable

housing obligation. The new purchasers become homebuyers and the neighborhood is improved. HEO has found that by improving a few houses along a street, the other property owners also start taking notice of their properties and begin exterior rehabilitation.

This is a creative program for Collingswood. Collingswood donated two houses to HEO and the Camden County Community Development office reconstructed the homes to code standard for new construction credit. Collingswood retained the services of HAS to income qualify and sell the homes at the COAH-controlled price with the applicable 30-year deed restriction in place. The initial marketing covered the COAH housing region of Burlington, Camden and Gloucester Counties. The units are unsold at the moment due to the mortgage crisis.

2. Collingswood Transit Village

Collingswood is proposing a transit village around the PATCO station (Block 180, Lot 1, Block 65, Lot 10, Block 66, Lots 1 and 4). The number of total units and non-residential square feet has not been finalized to date.

The development will be financed in part with State funds. The site is owned by the Delaware River Port Authority. An agreement was entered into with the port authority and an RFP was released in April 2007. There were 15 responses.

Collingswood proposes approximately 32 affordable family rental units that would generate 12 rental bonuses. An implementation schedule is included with the checklists.